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CERTIFICATE OF TRANSMISSION PURSUANT TO 37 C.F.R. § 1.8

I hereby certify that this correspondence, pursuant to 37 C.F.R. § 1.8, is being sent via facsimile to (571) 273-8300 and is addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: December 7, 2005

By

Shouah A. Min

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	December 20, 2001
Group Art Unit:	3624	Examiner:	Karmis, Stefanos
Title:	REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	Confirmation No.:	8373

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed October 19, 2005, wherein this Reply is filed within two months. Applicants respectfully request entry of the amendments set forth below and consideration of the remarks that follow.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS begin on page 5 of this paper.

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